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January 7, 2025

Chambers, Hon. Nancy Hershey Lord United States Bankruptcy Court Eastern District of New York 271-C Cadman Plaza East Brooklyn, NY 11201

Re: Yelena Kogan Case No. 23-42447-nhl Loan No. *******0790

Dear Hon. Nancy Hershey Lord,

Please allow this letter to serve as a written status report, submitted on behalf of Rushmore Loan Management Services LLC, as servicing agent for U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT (the "Secured Creditor") pursuant to the Eastern District of New York Loss Mitigation Program Procedures.

The servicer would need a junior lien to be satisfied in order to consider the deed in lieu. We have advised the debtor's counsel and await clarification on their intentions.

If there are any questions, please feel free to contact me directly at 716-204-1778.

Very truly yours,

/s/ Courtney R Shed

By: Courtney R Shed, Esq.

cc. ECF and Email alla@kachanlaw.com